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**Abstract**A method of managing the business of a health insurance plan, wherein the provider of such health insurance plan undertakes liability in return for a premium or contribution, and insures members who pay such premiums or make such contributions for covered health services or manages an account from which covered health care expenses are paid. The method includes calculating an amount of expenditure of a member using a credit or debit card issued to the member and increasing the amount of funds available to a member in a medical savings account to be used by the member to pay for health services or increasing the amount of liability the health insurance plan undertakes. The amount of the increase is a percentage of the amount of expenditure of the member using the credit or debit card issued to the member.